

Certificate Number: 05781-NJ-DE-039382914

Bankruptcy Case Number: 25-11622



05781-NJ-DE-039382914

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 26, 2025, at 6:58 o'clock PM PST, David Armaan completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: February 26, 2025 By: /s/Allison M Geving

Name: Allison M Geving

Title: President